

Fill in this information to identify the case:

Debtor 1 Charman Dortch

Debtor 2 Clifton Dortch
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 18-20810

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of Chalet Series III Trust

Court claim no. (if known): 12-1

Last 4 digits of any number you use to
identify the debtor's account:

9 0 0 0**Date of payment change:**

Must be at least 21 days after date
of this notice

02/01/2020**New total payment:**\$ 867.45

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 254.37New escrow payment: \$ 262.21**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Charman Dortch Case number (if known) 18-20810
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Jon J. Lieberman Date 12/21/2019
Signature

Print: Jon J. Lieberman Title Attorney for Creditor
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: December 12, 2019

CLIFTON DORTCH JR
CHARMAN DORTCH
4942 W FERDINAND ST
CHICAGO IL 60644

Loan: XXXXXXXXXX

Property Address:
4942 WEST FERDINAND STREET
CHICAGO, IL 60644

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Feb 2019 to Jan 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 01, 2020:
Principal & Interest Pmt:	605.24	605.24
Escrow Payment:	254.37	262.21
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$859.61	\$867.45

Escrow Balance Calculation	
Due Date:	Nov 01, 2019
Escrow Balance:	(1,462.69)
Anticipated Pmts to Escrow:	763.11
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$699.58)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(3,324.86)
Feb 2019		239.64		*		0.00	(3,085.22)
Feb 2019		239.64		*		0.00	(2,845.58)
Feb 2019				283.43	* County Tax	0.00	(3,129.01)
Feb 2019				42.21	* County Tax	0.00	(3,171.22)
Feb 2019				188.00	* Homeowners Policy	0.00	(3,359.22)
Apr 2019		239.64		*		0.00	(3,119.58)
May 2019		239.64		*		0.00	(2,879.94)
Jun 2019		239.64		*		0.00	(2,640.30)
Jul 2019		239.64		*		0.00	(2,400.66)
Jul 2019				253.20	* County Tax	0.00	(2,653.86)
Jul 2019				31.27	* County Tax	0.00	(2,685.13)
Sep 2019		239.64		*		0.00	(2,445.49)
Sep 2019		2,445.49		*	* Escrow Only Payment	0.00	0.00
Oct 2019		254.37		*		0.00	254.37
Nov 2019		254.37		*		0.00	508.74
Dec 2019				1,971.43	* Homeowners Policy	0.00	(1,462.69)
					Anticipated Transactions	0.00	(1,462.69)
Dec 2019		508.74					(953.95)
Jan 2020		254.37					(699.58)
	\$0.00	\$5,394.82	\$0.00	\$2,769.54			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: December 12, 2019

CLIFTON DORTCH JR

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(699.58)	430.24
Feb 2020	215.13			(484.45)	645.37
Mar 2020	215.13	42.21	County Tax	(311.53)	818.29
Mar 2020		283.43	County Tax	(594.96)	534.86
Apr 2020	215.13			(379.83)	749.99
May 2020	215.13			(164.70)	965.12
Jun 2020	215.13			50.43	1,180.25
Jul 2020	215.13			265.56	1,395.38
Aug 2020	215.13	253.20	County Tax	227.49	1,357.31
Aug 2020		31.27	County Tax	196.22	1,326.04
Sep 2020	215.13			411.35	1,541.17
Oct 2020	215.13			626.48	1,756.30
Nov 2020	215.13			841.61	1,971.43
Dec 2020	215.13	1,971.43	Homeowners Policy	(914.69)	215.13
Jan 2021	215.13			(699.56)	430.26
	<u>\$2,581.56</u>	<u>\$2,581.54</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 215.13. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 430.26 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (699.58). Your starting balance (escrow balance required) according to this analysis should be \$430.24. This means you have a shortage of 1,129.82. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 2,581.54. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	215.13
Surplus Amount:	0.00
Shortage Amount:	47.08
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$262.21

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$820.37 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re:

Case No. 18-20810

Charman Dortch
Clifton Dortch

Chapter 13

Debtor(s).

Hon. Judge Jacqueline P. Cox

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice of Mortgage Payment Change upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on December 21, 2019, before the hour of 5:00 p.m.

Elise Harmening, Debtors' Counsel
eharmening@semradlaw.com

Tom Vaughn, Trustee
ecf@tvch13.net

Patrick S Layng, U.S. Trustee
ustpreion11.es.ecf@usdoj.gov

Charman Dortch, Debtor
Clifton Dortch, Debtor
4942 W. Ferdinand
Chicago, IL 60644

Dated: December 21, 2019

Respectfully Submitted,

/s/ Jon J. Lieberman

Jon J. Lieberman (OH 0058394)
Sottile & Barile, Attorneys at Law
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Loveland, OH 45140
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Attorney for Creditor